

**ON-LINE METHOD AND APPARATUS FOR ANALYZING  
TRANSACTIONAL AND DEMOGRAPHIC DATA**

**ABSTRACT OF THE DISCLOSURE**

An on-line method and apparatus for analyzing transactional and demographic data. A method for tracking analytical information acquired during consumer transactions includes the steps of conducting a commercial transaction between a customer and a vendor, and then creating a record of each of the transactions conducted between the customer and the vendor. The created record of the commercial transaction is then stored in a vendor transaction database. In a retrieval operation, the created record is retrieved from the vendor transaction database, and then information relating to information retrieved from the vendor transaction database is retrieved from an enhancing database. The combination of the retrieved records from the vendor transaction database and the retrieved information from the enhancing database is stored as aggregate data in an aggregate database in a relational manner. Thereafter, an analysis is performed on the aggregate data stored in the aggregate in accordance with a predetermined analytical algorithm to provide an analytical result.